

TRIPURA GRAMIN BANK

Agartala, Tripura.

BALANCE SHEET AS ON 30TH JUNE, 2017

Amount in thousand

Particulars	Schedule	As on 30.06.2017 (Current Year)	As on 30.06.2016 (Previous Year)
Capital & Liabilities :			
Capital	1	2656100	2656100
Reserve & Surplus	2	2838990	2370115
Deposits	3	52401451	47701511
Borrowings	4	3208327	4659296
Other Liabilities & Provision	5	4374410	3843430
Profit	11A	260942	147515
Total		65740220	61377967
Assets :			
Cash and Balance with Reserve Bank of India	6	2475931	2321021
Balance with Banks and Money at Call at Short Notice	7	3752861	11668991
Investments	8	37682854	26217998
Advances	9	19504763	18424967
Fixed Assets	10	53092	62049
Other Assets	11	2270719	2682941
Total		65740220	61377967
Contingent Liabilities	12	92880	130637
Bills for Collection	-	944541	418233

HOD (A&A)

General Manager

Chairman

TRIPURA GRAMIN BANK

Agartala, Tripura.

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 30TH JUNE, 2017

Amount in thousand

Particulars	Schedule	As on 30.06.2017 (Current Year)	As on 30.06.2016 (Previous Year)
I. Income:			
Interest earned	13	1263861	1155914
Other income	14	84647	124036
Total		1348508	1279950
II. Expenditure			
Interest expended	15	689053	641783
Operating expenses	16	253962	207940
Provision & Contingencies		144551	282712
Total		1087566	1132435
III. Profit/Loss			
Net Profit for the year (I - II)		260942	147515
Loss Brought forward			

Total		260942	147515
IV. Appropriations			
Transfer to statutory reserves			-
Transfer to other reserves			-
Transfer to Government/Proposed dividend			-
Balance Carried over to Balance Sheet		260942	147515
Total		260942	147515

HOD (A&A)

General Manager

Chairman

**SCHEDULE 1
SHARE CAPITAL**

(Amount in thousand)

Particulars	As on 30.06.2017 (Current Year)	As on 30.06.2016 (Previous Year)
Authorised Capital (500000 shares of Rs.100/- each upto Previous Year) (2000000000 shares of Rs.10/- each from	20000000	20000000
i) Issued Capital (100000 share of Rs.100/- each for Previous year) (132805000 share of Rs.10/- each for current year) Govt. of India	1328050	1328050
ii) Issued Capital (100000 share of Rs.100/- each for Previous year) (92963500 share of Rs.10/- each for current year) Sponsor Bank (UBI)	929635	929635
iii) Issued Capital (100000 share of Rs.100/- each for Previous year) (39841500 share of Rs.10/- each for current year) Govt. of Tripura	398415	398415
Total	2656100	2656100

**SCHEDULE 2
RESERVE & SURPLUS**

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. Statutory Reserves		
Opening Balance	-	-
Addition during the year	-	-
Deduction during the year	-	-
II. Capital Reserve		
Opening Balance	-	-
Addition during the year		
Deduction during the year	-	-
III. Share Premium		
Opening Balance	-	-
Addition during the year	-	-
Deduction during the year	-	-
IV. Revenue and other Reserves		
Opening Balance	2838990	2370115
Addition during the year		
Deduction during the year	-	-
V. Balance in Profit & Loss Account	-	-
Total (I, II, III, IV & V)	2838990	2370115

**SCHEDULE 3
DEPOSITS**

Amount in Thousand

Particulars	As on 30.06.2017	As on 30-06-2016
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	(Current Year)	(Pervious Year)
A. I. Demand Deposits		
i) From Banks	5351	22760
ii) From Others	2727502	1599333
II. Savings Bank Deposits	26248839	23805198
III. Term Deposits		
i) From Banks	-	-
ii) From Others	23419759	22274220
Total (I, II & III)	52401451	47701511
B. i) Deposits of branches in India	52401451	47701511
ii) Deposits of branches outside India	-	-
Total	52401451	47701511

SCHEDULE 4 BORROWINGS

Particulars	Amount in Thousand	
	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Pervious Year)
I. Borrowings in India		
i) Reserve Bank of India		
ii) Other Banks (UBI)	890	1949566
iii) Other Insitutions and Agencies		
NABARD	2766208	2569961
NSTFDC	179374	4169
NSCFDC	126255	
iv) Hybrid Debt Capital Inst. Issued as Bond / Debenture	135600	135600
II. Borrowings outside India		-
Total (I+II)	3208327	4659296

SCHEDULE 5 OTHER LIABILITIES AND PROVISIONS

Particulars	Amount in Thousand	
	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Pervious Year)
I. Bills Payable		
II. Inter-Office adjustment (net)	-	
III. Interest accrued	124672	173122
IV. Others including provisions (Net of provision for NPA)	4249738	3670308
Total	4374410	3843430

FORM PART OF SCHEDULE-5.

Particulars	Amount in Thousand	
	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Pervious Year)
1. Insurance Premium Collection	13964	43393
2. Outstanding Income Tax	2119	402
3. Outstanding Salary Bill		0
4. Outstanding Bill of Expenses	547	415
5. Security Deposit from Supplier	3100	3789
6. Subsidy Reserve Fund	362527	372730

7. Marginal Deposit	17991	5
8. Outstanding House Rent	1059	29
9. Professional Tax Payable	157	162
10. SPF (Staff) payable to RPFC	3862	7667
11. ADV COMM Received Toeards DPG/LG/PMSBY	1291	2165
12. Outstanding Audit Fees	689	768
13. Liability for Gratuity Premium	20000	30000
14. Bonus Payable		500
15. Bankers Cheque payable	5247	15905
16. Interest payable on Borrowings	32264	97641
17. Depreciation (June & December)	3813	4667
18. Depreciation on Investments	233007	137843
19. Provision for Standard Assets	143765	120106
20. Provision for Misappropriation/Fraud	20659	8107
24. Provision for Bad & Doubtful Assets	1805606	1119304
25. Venture Capital Fund	18134	18134
27. GSLI Premium payable	98	53
28. Demand Draft Payable	58486	21268
30. HO Non Parking	3389	3466
31. ATM Rupay Payable	123742	20910
32. IBPC Payable	996759	1400000
34. Adjustment A/c Clearing & ECS/NACH Return	3013	46840
35. RTGS/NEFT Transit A/c		109964
37. Provision for Perpetual Bond	3051	6780
38. TDS Payable	605	515
39. Interest Suspense A/c	1359	25
40. Provision for Salary Revision		9633
41. AEPS/ABPS Settlement A/c	421	2
42. Service Tax Payable	4	168
45. Provision for staff Training expenses	5796	5010
46. Provision for BC expenses	36286	50087
47. Profit and Loss Adjustment A/c		
47. Provision for NFS Charges		
48. Financial Literacy Fund from NABARD	31	76
49. Ccrop Insurance Premium	11	79
50. Provision for leave encashment	10000	10000
51. Provision for Unreconciled Balance	200	200
52. Provision for Dacoity		1500
53. Provision for Technology Upgradation	300000	
54. AEPS Off-us payable	16686	
55. Insurance Claim against Dacoity		
TOTAL	4249738	3670308

SCHEDULE 6

CASH AND BALANCE WITH RESERVE BANK OF INDIA

Particulars	Amount in Thousand	
	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Pervious Year)
I. Cash in Hand (Including Foreign currency Notes)	290116	345603
2. Cash in ATM	402	1873
II. Balances with Reserve Bank of India		
i) In Current Accounts	2185413	1973545

ii) In Other Accounts	-	-
Total	2475931	2321021

SCHEDULE 7

BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. In India		
i) Balances with Banks		
a) In Currents	638276	3263609
b) In Other Deposit Accounts	3114585	8405382
ii) Money at Call at Short Notice		
a) With Banks	-	-
b) With Other Institutions	-	-
Total (i + ii)	3752861	11668991

SCHEDULE 8

INVESTMENT

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. Investment in India		
i) Government Securities		
a) Central Government Securities	19043090	6950462
b) State Government Securities	13202815	14593480
ii) Other Approved Securities		
iii) Shares		
iv) Debentures & Bonds	4161249	4424093
v) Subsidiaries and/or Joint Ventures		
vi) Others (Mutual Fund)	1275700	249963
Total	37682854	26217998

SCHEDULE 9

ADVANCES

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
A. i) Bills Purchase and Discounted	0	0
ii) Cash Credit, Over Drafts and Loans repayable on demand	3663484	3438836
iii) Term Loans	15841279	14986131
Total	19504763	18424967
B. i) Secured by Tangible Assets	19257996	18178200
ii) Covered by Bank/Government Guarantees	-	-
iii) Unsecured	246767	246767
Total	19504763	18424967
C. Advances in India		
i) Priority Sector	13894527	13894527
ii) Public Sector	-	-

iii) Banks	-	-
iv) Others	5610236	4530440
Total	19504763	18424967

SCHEDULE 10

FIXED ASSETS

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. PREMISES		
At cost as on 31 st March of the preceeding year		
Additions during the year	775	775
Deductions during the year	-	-
Depreciation to date	-	-
II. Other Fixed Assets (Incl. Furniture & Fixtures)		
At cost as on 31 st March of the preceeding year	225194	213721
Additions during the year	1189	1754
Deductions during the year		
Depreciation to date	174066	154201
Total	53092	62049

**SCHEDULE 11
OTHER ASSETS**

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. Inter Office Adjustment (net)	1179	5162
II. Interest Accrued	989053	1039695
III. Tax paid in Advance/ Tax deducted at source	113654	130238
IV. Stationery & Stamps	10168	10211
V. Non- Banking Assets Acquired in satisfaction of claims		
VI. Others	1156665	1497635
Total	2270719	2682941

FORM PART OF SCHEDULE- 11

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
1. Temporary Advance	832	1145
2. Festival Advance	2964	3333
3. Security for Meter	418	405
6. Suspense Account	183	1524
9. Fund Receivable from DRDA	63894	63894
10. Unclaimed Fund Receivable from RBI	5848	6771
13. Value of Gold Coins	575	575
14. IBPC Receivable A/c	1000000	1400000
15. Bed Debt Written off	-8824	656
17. RTGS/NEFT Transit A/c	83065	
18. HO General A/C Parking	4959	19307

19. Service Tax Receivable		25
20. Unidentified ATM Cash Shortage	613	
21.ECS/NECH Return	-27	
22. AEPS Off-Us Receivable	2165	
Total	1156665	1497635

**SCHEDULE 11 A
PROFIT & LOSS ACCOUNT**

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Current Year)
Loss Brought Forward		
Net Profit for the year	260942	147515
Total	260942	147515

SCHEDULE 12

CONTINGENT LIABILITIES

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. Claim against Bank not acknowledge as debts		
II. Liability for partly paid Investment		
III. Liabilities on account of outstanding interest excluding contracts		
IV. Guarantees given on behalf of constituents		
a) In India	92880	75370
b) Outside India		
V. Acceptance, endorsements and other obligations		
VI. Other Items for which the bank is contingently liable		
VII. Bills for Collection as per Contra	944541	417023
VIII. Unclaimed Deposit to RBI	62987	55293
IX. Written Off Loan Recoverable	140642	
X. AEPS Fund Transfer Charge Receivable A/C	10	
Total	1241060	492393

SCHEDULE 13

INTEREST EARNED

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. Interest/Discount on advances/bills	497511	468072
II. Income on Investments	691247	513026
III. Intt.on balance with RBI & interbank funds	75103	174816
Total	1263861	1155914

SCHEDULE 14

OTHER INCOME

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Current Year)
I. Commission, Exchange and Brokerage	1350	1373
II. Profit on sale of Investments Less: Loss on sale of Investments	52079	91256
III. Profit on Sale of Other Assets Less: Loss on Sale of Other Assets		0
IV. Miscellaneous Income	-	
V. Others	31218	31407
Total	84647	124036

FORM PART OF SCHEDULE- 14

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
1. Locker Rent		
3. Bed Debt Written off realized	692	441
5. Incedental Charge	10619	9709
7. Documentation Charge	7698	8759
8. Service Charge	9149	10610
9. Commission on LICI & GIC	418	1869
13. Supervition Charge	3	10
14. Meeting exp/Bussiness Dev	2639	
15. Income from Non Banking Asset		9
Total	31218	31407

SCHEDULE 15

INTEREST EXPENDED

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Previous Year)
I. Interest on Deposit	666887	595353
II. Interest on Inter-Bank Borrowings	22166	46430
III. Others (Interest on Over Draft with UBI)		
Total	689053	641783

SCHEDULE 16

OPERATING EXPENSES

Amount in Thousand

Particulars	As on 30.06.2017 (Current Year)	As on 30-06-2016 (Current Year)
I. Payment to and provision for Employees	141045	133141
II. Rent on Office Premises, Taxes & Lighting Electrical Charges, Lighting etc.	4042	3524
III. Printing & Stationery	1837	2130
IV. Advertisement & Publicity	1427	962
V. Depreciation on Bank's Property	210	
V. Depreciation on Bank's Property	3813	4670
VI. Directors' fees, Allowances & Expenses		
VII. Auditors' fees & expenses (Incl. Branch Auditors)	57	5

VIII. Law Charges	41	162
IX. Postage, Telegrams & Telephones	361	432
X. Repairs & Maintenances	257	778
Annual Maintenances Charges	1219	4555
XI. Insurance & Guarantee	31486	28416
XII. Other Expenditure	68167	29165
Total	253962	207940

FORM PART OF SCHEDULE- 16

Amount in Thousand

Particulars	As on 30.06.2017	As on 30-06-2016
	(Current Year)	(Current Year)
1. Remittance	1691	1072
2. Periodicals	442	500
3. Organization	833	661
4. Sanitation	4849	4519
5. Entertainment	3	5
6. Freight & Coolie	134	105
7. Conveyance	600	628
8. Amortization on Investment	36975	15467
9. Fuel cost of Car & Vehicle	51	37
10. Inspection & administration charge to RPFC	97	254
11. Branch Opening Expenses		57
12. Other Commission & Bank charges	216	
13. Clearing House Charge	97	65
14. Expenses for Computer, Software	12097	284
15. Training Cost	1	
16. Hiring charge of Vehicle	133	159
17. Generator Rent	3198	3224
18. Travelling Expenses	615	757
19. Meeting exp/Bussiness Dev		1001
20. Service Charge	5872	163
21. Meeting Expenses	263	207
Total	68167	29165

Annexure

FRESH PROVISION AND CONTIGENCIES

Amount in Thousand

Particulars	As on 30.06.2017	As on 30.06.2016
	(Current Year)	(Previous Year)
1. Provision for Standard Assets		
2. Provision for NPA	120000	230000
3. Depreciation on Investment		20000
4. Provision for Gratuity Premium		10000
5. Provision for Insurance Claim Against Dacoity	1500	
6. Provision for B C Expenses		
5. Provision for NFS Charges	20000	
6. Provision for Bonus Payable		
7. Provision for Technology Upgradation		20000
8. Provision for Perpetual Bond	3051	2712
Total	144551	282712